

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

JONATHAN I. GEHRICH, ROBERT LUND,
COREY GOLDSTEIN, PAUL STEMPLER and
CARRIE COUSER, individually and on behalf
of all others similarly situated,

Plaintiffs,

v.

CHASE BANK USA, N.A., and JPMORGAN
CHASE BANK, N.A.,

Defendants.

NO. 1:12-CV-5510

Honorable Gary Feinerman

**DECLARATION OF LAEL DOWD CONCERNING
IMPLEMENTATION OF NOTICE PLANS**

I, LAEL D DOWD, hereby declare and state as follows:

INTRODUCTION

1. I am a Consultant at Garden City Group, LLC¹ (“GCG”) and a recognized legal notice expert. I oversee the development and implementation of media notice plans for GCG. This Declaration is based upon my personal knowledge, as well as upon information provided to me by counsel and GCG staff, and includes information reasonably relied upon in the fields of advertising, media, and communications. If called upon to do so, I could and would testify competently thereto.

¹ The Garden City Group, Inc. is now Garden City Group, LLC.

2. GCG was appointed as the Claims Administrator² in the in the above-captioned case (the “Action”) to implement the Notice Plan, Supplemental Notice Plan, maintain a Settlement Website and toll-free interactive voice response number, receive Settlement exclusions from Class Members, process claims, and perform other administrative tasks in accordance with the Order Preliminarily Approving Class Action Settlement, Conditionally Certifying Settlement Class, Approving Procedure and Form of Notice, and Scheduling Final Approval Hearing, entered on August 12, 2014 (Docket Entry 117) (the “Preliminary Approval Order”) and the Order entered on April 9, 2015 (Docket Entry 178) (the “April 9, 2015 Order”). The purpose of this Declaration is to report on the Notice Plan and Supplemental Notice Plan executed in accordance with the Settlement Agreement, Preliminary Approval Order, and the April 9, 2015 Order.

3. GCG is a recognized leader in providing legal administrative services, including the development of legal notice programs. GCG has operational offices in the following locations: Lake Success, New York; New York, New York; Seattle, Washington; Chicago, Illinois; Dublin, Ohio; Tallahassee, Florida; Lake Oswego, Oregon; New Orleans, Louisiana; and Hammond, Louisiana. GCG has a staff of more than 800 employees, including attorneys, a team of software engineers, call center professionals, in-house legal advertising specialists, and graphic artists with extensive website experience.

4. GCG handles the administration of a wide variety of notice programs and class action settlements, including, but not limited to, consumer, securities, labor and employment, mass tort, antitrust, product liability, ERISA, civil and human rights, insurance, and healthcare related matters. In its history of over 30 years, GCG has served as administrator for over 3,000 cases and GCG’s legal notices have appeared in more than 40 languages in approximately 170 countries. In the course of its history, GCG has mailed over 290 million notices, disseminated over 800 million emails, handled over 31 million phone

² Unless otherwise defined herein, all capitalized terms shall have the same meaning as set forth in the Class Settlement Agreement and Release (the “Settlement Agreement”), Preliminary Approval Order, and the April 9, 2015 Order.

calls, processed over 50 million claims, and distributed over \$37 billion in settlement benefits. Additional information about GCG can be found on our website at www.gardencitygroup.com.

NOTICE PLAN AND SUPPLEMENTAL NOTICE PLAN SUMMARY

5. The Notice Plan targeted the universe of Class Members defined as:

All persons to whom, on or after July 1, 2008 through December 31, 2013, Chase USA and/or JPMC Bank placed a non-emergency call, SMS text message or voice alert call to a cellular telephone through the use of an automatic telephone dialing system and/or an artificial or prerecorded voice.

6. As detailed below, the Notice Plan and Supplemental Notice Plan included the following components:

- Direct individual Email or Mail Notice to known Settlement Class Members;
- Publication of a short-form notice (“Summary Notice”) in nationally circulated publications of *People*, *Sports Illustrated*, and *Better Homes and Gardens*;
- Website Notice where information about the Settlement, as well as the Long Form Notice, and important Court documents are posted; and
- A toll-free interactive voice response number (1-877-899-2893) where relevant Settlement information about Class Member options and deadlines are available.

7. The specific components of the Notice Plan and Supplemental Notice Plan are discussed in detail below. In accordance with Paragraph 11 of the Preliminary Approval Order, all aspects of the Notice Plan, including individual direct Email and Mail Notice and Publication Notice, were completed before November 10, 2014 (within ninety (90) days following entry of the Preliminary Approval Order). In accordance with Paragraph 1 of the April 9, 2015 Order, all aspects of the Supplemental Notice Plan, including individual direct Email and Mail Notice, were completed by June 12, 2015.

**DATA TRANSFER AND CLASS LIST PREPARATION FOR
THE INITIAL CLASS LIST DIRECT NOTICE CAMPAIGN**

8. Pursuant to Paragraph III.E. of the Settlement Agreement, GCG received Class Member information from Chase Bank USA, N.A. (“Chase”) in multiple electronic data files on September 25, 2014, September 26, 2014, and October 7, 2014. These data files contained a total of 15,942,691 Class Member records. Chase advised that the data files contained, among other information, unique Chase identifiers, current or last-known names, mailing addresses and/or email addresses of all known persons meeting the Class definition (the “Initial Class List”). GCG entered the Initial Class List information into a database established for this Action. GCG standardized the Initial Class List and de-duplicated the Initial Class List by exact name, address, and/or email address, resulting in a de-duplicated Initial Class List of 15,375,233 Class Members identified as meeting the Class definition for the Initial Class List direct Email and Mail Notice campaign.

INITIAL CLASS LIST DIRECT EMAIL AND MAIL NOTICE CAMPAIGN

9. A total of 11,808,904 records on the Initial Class List contained an email address. GCG analyzed and removed 404,839 duplicate email addresses based on an exact name and email address match so that a single email would be sent to each valid email address, resulting in a total of 11,404,065 email addresses for the Initial Class List Email Notice campaign.

10. GCG provided counsel for Plaintiffs and Defendants a mockup of the Initial Class List Email Notice for approval prior to Email Notice commencement. In accordance with Paragraph 11 of the Preliminary Approval Order and Section III.F.I. of the Settlement Agreement, the Initial Class List Email Notice campaign commenced on October 13, 2014 and concluded on October 20, 2014. 573,503 Initial Class List Email Notices could not be delivered because the email address no longer existed, the email account was closed, or the email address had a bad domain name, or address error (collectively “Hard

Bounces”). In addition, GCG made two additional delivery attempts on 126,275 Initial Class List Email Notices where emails could not be delivered due to reasons such as inactive or disabled accounts, full recipient mailboxes, recipient server network and technical auto-replies, or where the recipient server was too busy or unable to deliver (collectively “Soft Bounces”). GCG caused to be resent each Soft Bounce returned to GCG because it was not deliverable during the initial email attempt. At the conclusion of the Initial Class List Email Notice campaign, a total of 10,704,287 Initial Class List Email Notices or approximately 94% of all Initial Class List Email Notices were transmitted successfully. A true and correct copy of the Initial Class List Email Notice is attached hereto as Exhibit A.

11. In accordance with Paragraph 11 of the Preliminary Approval Order and Section III.F.1. of the Settlement Agreement, Initial Class List Mail Notice was sent by First Class Mail, postage prepaid, with return service requested to: (i) Initial Class List Class Members without an email address with a mailable mailing address; and (ii) Initial Class List Class Members whose Email Notice was unsuccessful due to Hard Bounces or Soft Bounces. GCG provided counsel for Plaintiffs and Defendants a mockup of the Initial Class List Mail Notice for approval prior to Initial Class List Mail Notice commencement. A true and correct copy of the Initial Class List Mail Notice is attached hereto as Exhibit B.

12. In accordance with Section III.F.1. of the Settlement Agreement, GCG used a U.S. Postal Service database to standardize the address information provided in the Initial Class List for the Initial Class List Mail Notice campaign. GCG updated the addresses through the National Change of Address (“NCOA”) database.³ As a result of NCOA, a total of 280,244 addresses on the Initial Class List were updated in preparation for the Initial Class List Mail Notice campaign.

³ The NCOA database is the official United States Postal Service database product, which makes change of address information available to mailers to help reduce undeliverable mail pieces before mail enters the mailstream. This product is an effective tool to update address changes when a person has completed a change of address form provided by the Post Office. The address information is maintained on the database for four (4) years and is then purged. As such, NCOA is a cost effective tool to update addresses for a four (4) year period.

13. The Initial Class List Mail Notice campaign commenced on October 17, 2014 and concluded on November 7, 2014. A total of 4,670,946 Initial Class List Mail Notices were sent during the Initial Class List Mail Notice campaign. Each Initial Class List Mail Notice was personalized with the name and address of each Initial Class List Mail Notice Class Member and contained a unique identifier for tracking and identification. As of August 2, 2015, GCG has received an address change notification from the U.S. Postal Service (“USPS”) and remailed Initial Class List Mail Notices by First Class Mail to approximately 75,418 Class Members.

14. As of August 2, 2015, approximately 393,298 Initial Class List Mail Notices have been returned undeliverable with no forwarding address information after mailing to the best available address. In accordance with Section III.F.1. of the Settlement Agreement, GCG conducted an advanced address search on undeliverable Initial Class List Mail Notices and remailed those Initial Class List Mail Notices where GCG obtained an updated address. As of August 2, 2015, GCG has remailed 216,660 Initial Class List Mail Notices to an address updated through an advanced address search. Based on this rate of ultimately undeliverable mail, the Initial Class List Mail Notice campaign is estimated to have reached approximately 96% of Initial Class List Class Members sent Mail Notice.

15. As of August 2, 2015, approximately 15,198,595 Initial Class List Class Members were sent direct Email or Mail Notice that has not been returned to GCG. Based on the information above, approximately 95% of the Initial Class List was sent direct Email or Mail Notice that has not been ultimately returned to GCG.

PUBLICATION NOTICE

16. As described in my previous Declaration in Support of the Proposed Notice Plan filed on August 7, 2014 (Docket Entry 107-6), the Summary Notice appeared in two issues of *People*, one issue of *Better Homes and Gardens* and two issues of *Sports Illustrated*. The total readership of these

publications, which takes into consideration multiple readers per copy, is significant at over approximately 99 million readers. The chart below summarizes the relevant information regarding the publications:

<u>TITLE</u>	<u>CIRCULATION</u>	<u>FREQUENCY</u>	<u>INSERTIONS</u>	<u>ISSUE DATE</u>
<i>People</i>	3,527,541	Weekly	2	October 6 and October 20, 2014
<i>Better Homes and Gardens</i>	7,615,581	Monthly	1	November 2014
<i>Sports Illustrated</i>	3,023,197	Weekly	2	October 6 and October 13, 2014
National Magazines Total:	14,166,319		5	

17. The Summary Notice was written in a plain language style, with clear and concise question/answer format appropriate for the target audience. Further, the Summary Notice communicated important information about the Settlement, Class definition, objection and exclusion options, and deadlines in a prominent and easy to understand manner. The Summary Notice included the Settlement Website and the toll-free telephone number that Class Members could utilize to obtain additional information. The Settlement Website and toll-free number were clearly identified at the bottom of the Summary Notice for ease of reference. A copy of each Summary Notice as it appeared in each publication is attached hereto as Exhibit C.

**DATA TRANSFER AND CLASS LIST PREPARATION FOR
THE SUPPLEMENTAL CLASS LIST DIRECT NOTICE CAMPAIGN**

18. Pursuant to Paragraph 1 of the April 9, 2015 Order and Section III.F.1. of the Settlement Agreement, GCG received Supplemental Class Member information from Chase in multiple electronic data files on May 8, 2015. These data files contained a total of 7,103,530 Supplemental Class Member records. Chase advised that the Supplemental data files contained, among other information, unique Chase identifiers, current or last-known names, mailing addresses and/or email addresses of all known

persons meeting the Class definition (the “Supplemental Class List”). GCG entered the Supplemental Class List information into the database established for this Action. GCG standardized the data format of the Supplemental Class List and de-duplicated the Supplemental Class List by exact name, address, and/or email address both within the Supplemental Class List itself and between the Initial Class List, resulting in a de-duplicated Supplemental Class List of 4,990,596 Class Members identified as meeting the Class definition for the Supplemental Class List direct Email and Mail Notice campaign.

SUPPLEMENTAL CLASS LIST DIRECT EMAIL AND MAIL NOTICE CAMPAIGN

19. GCG analyzed and removed duplicate email addresses based on an exact name and email address match so that a single email would be sent to each valid email address, resulting in a total of 3,869,128 email addresses for the Supplemental Class List Email Notice campaign.

20. GCG provided counsel for Plaintiffs and Defendants a mockup of the Supplemental Class List Email Notice for approval prior to Supplemental Class List Email Notice commencement. In accordance with Paragraph 1 of the April 9, 2015 Order, the Supplemental Class List Email Notice campaign commenced on May 23, 2015 and concluded on June 10, 2015. 823,561 Supplemental Class List Email Notices could not be delivered due to Hard Bounces. In addition, GCG made two additional delivery attempts on 8,594 Supplemental Class List Email Notices where emails could not be delivered due to Soft Bounces. GCG caused to be resent each Soft Bounce returned to GCG because it was not deliverable during the initial email attempt. At the conclusion of the Supplemental Class List Email Notice campaign, a total of 3,036,973 Supplemental Class List Email Notices or approximately 78.5% of all Supplemental Class List Email Notices were transmitted successfully. A true and correct copy of the Supplemental Class List Email Notice is attached hereto as Exhibit D.

21. In accordance with Paragraph 1 of the April 9, 2015 Order and Section III.F.1. of the Settlement Agreement, Supplemental Class List Mail Notice was sent by First Class Mail, postage prepaid, with return service requested to: (i) Supplemental Class List Class Members without an email address with a mailable mailing address; and (ii) Class Members whose Supplemental Class List Email Notice was unsuccessful due to Hard Bounces or Soft Bounces. GCG provided counsel for both parties a mockup of the Supplemental Class List Mail Notice for approval prior to Supplemental Class List Mail Notice commencement. A true and correct copy of the Supplemental Class List Mail Notice is attached hereto as Exhibit E.

22. In accordance with Section III.F.1. of the Settlement Agreement, GCG used a U.S. Postal Service database to standardize the address information provided on the Supplemental Class List for the Supplemental Class List Mail Notice campaign and updated the addresses through the NCOA database. As a result of NCOA, a total of 206,329 addresses on the Supplemental Class List were updated in preparation for the Supplemental Class List Mail Notice campaign.

23. In accordance with Paragraph 1 of the April 9, 2015 Order, the Supplemental Class List Mail Notice campaign commenced on June 1, 2015 and concluded on June 12, 2015. Prior to mailing, GCG removed duplicates based on an exact name and address match so that a single Supplemental Class List Mail Notice was sent to each Supplemental Class List Class Member. A total of 1,953,623 Supplemental Class List Mail Notices were sent during the Supplemental Class List Mail Notice campaign. Each Supplemental Class List Mail Notice was personalized with the name and address of each Supplemental Class List Class Member and contained a unique identifier for tracking and identification. As of August 2, 2015, GCG has received an address change notification from the USPS and remailed Supplemental Class List Mail Notices by First Class Mail to approximately 17,271 Supplemental Class List Class Members.

24. As of August 2, 2015, approximately 467,645 Supplemental Class List Mail Notices have been returned undeliverable with no forwarding address information after mailing to the best available address. In accordance with Section III.F.1 of the Settlement Agreement, GCG conducted an advanced address search on undeliverable Supplemental Class List Mail Notices and is promptly remailing those Supplemental Class List Mail Notices where GCG obtained an updated address. As of August 2, 2015, GCG has remailed 272,294 Supplemental Class List Mail Notices to an address updated through advanced address search. Based on this rate of ultimately undeliverable mail, the Supplemental Class List Mail Notice campaign is estimated to have reached approximately 90% of those sent Supplemental Class List Mail Notice.

25. As of August 2, 2015, approximately 4,795,245 Supplemental Class List Class Members were sent direct Email or Mail Notice that has not been returned to GCG. Based on the information above, approximately 82% of the Supplemental Class List was sent direct Email or Mail Notice that has not been ultimately returned to GCG.

ESTIMATED REACH OF NOTICE PLAN AND SUPPLEMENTAL NOTICE PLAN

26. GCG utilizes Mediamark Research & Intelligence LLC (“GfK MRI”), a widely accepted research tool used by advertising agencies and legal noticing firms to measure the demographics and media consumption habits of a target audience. Based on MRI data, GCG was able to objectively measure the percentage of the target audience estimated to be reached by the publication component of the Notice Plan and how many times, on average, the target audience had the opportunity to view the notice. This is commonly referred to as a reach and frequency analysis. Reach refers to the estimated percentage of the unduplicated audience exposed to the notice. Frequency, in turn, refers to how many times, on average, the target audience had the opportunity to view the notice. These calculations take into consideration the media consumption habits of the target audience. The reach and frequency calculations

are used by advertising, communications, and legal noticing firms worldwide, and have become a critical element to help provide the basis for determining adequacy of notice in class action cases. By measuring the reach of the publications and the direct email/mail components of the Notice Plan and Supplemental Notice Plan, I calculated an estimated total reach of approximately 78.69% with a frequency of approximately 1.69 times.

DEDICATED SETTLEMENT WEBSITE

27. In accordance with Paragraph 11 of the Preliminary Approval Order and Section III.F.3. of the Settlement Agreement, GCG established and maintains a Settlement Website at www.GehrichTCPASettlement.com. The Settlement Website prominently displays important information about the Settlement, including the Website Notice on the Home Page, Long Form Notice, and important Court documents including the Second Amended Complaint, Settlement Agreement, Preliminary Approval Order, Class Counsel's Corrected Motion for an Award of Fees and Approval of Incentive Awards in Connection with the Settlement, and the April 9, 2015 Order.

28. The Settlement Website was designed and is organized in a user-friendly fashion, employing plain language to describe the Action and Settlement. It features tabs along the left side where visitors can access important information and answers to frequently asked questions. In addition, the Settlement Website contains an Important Dates page identifying deadlines and case-related events. Lastly, a link to a Spanish version of the Settlement Long Form Notice is provided at the top of each page of the Settlement Website.

29. In accordance with Section III.F.3. of the Settlement Agreement, the Settlement Website allows for the online submission of claims. Class Members are provided the following three options to file a claim through the Settlement Website: (1) Class Members can enter the unique Claim Number and Control Number provided in the direct Email or Mail Notice they received to securely confirm their

identity; (2) Class Members who received notice by Publication or through the Settlement Website can login to file a claim online without a Claim Number or Control Number; or (3) Class Members may download a personalized Claim Form through the Settlement Website to complete and return to GCG by mail. A screen shot of the Settlement Website Claim Form page is attached hereto as Exhibit F.

30. In accordance with Paragraph 11 of the Preliminary Approval Order and Section III.F.3. of the Settlement Agreement, the Settlement Website was (and continues to be) operative as of August 17, 2014, which was five (5) days after entry of the Court's Preliminary Approval Order. In addition, the Settlement Website was updated on April 10, 2015 to reflect the deadlines contained in the April 9, 2015 Order. As of August 2, 2015, GCG has received 14,310,150 hits on the Settlement Website. GCG will continue to maintain and update the Settlement Website throughout the Settlement administration process until the date the Settlement Website is ordered to be terminated as outlined in the Settlement Agreement.

TOLL-FREE INFORMATION LINE

31. GCG established and maintains a toll-free interactive voice response ("IVR") telephone number, 1-877-899-2893, dedicated to the Settlement. The IVR provides a summary of the Settlement and information about Class Member options and deadlines. Class Members can also use the IVR to request a paper Claim Form or Spanish Long Form Notice. The toll-free telephone number is accessible 24 hours a day, 7 days a week.

32. GCG will continue to maintain and update the IVR throughout the Settlement administration process. The IVR was, and continues to be, operative as of August 17, 2014, the date the Settlement Website went live and before dissemination of the Initial Class List direct Email and Mail Notice campaigns, Publication Notice campaign, and Supplemental Class List direct Email and Mail Notice campaigns. As of August 2, 2015, GCG has received over 165,000 calls and logged more than 588,000 minutes to the IVR.

SETTLEMENT EXCLUSION REQUESTS

33. In accordance with Paragraphs 12 and 13 of the Preliminary Approval Order and Section III.M. of the Settlement Agreement, any Class Member on the Initial Class List who wished to opt out of the Settlement Class was required to send a written request for exclusion to GCG so that it was postmarked by mail no later than February 9, 2015. In accordance with Paragraph 3 of the April 9, 2015 Order, any Supplemental Class List Class Member who wished to opt out of the Settlement Class is required to send a written request for exclusion to GCG so that it is postmarked by mail no later than September 10, 2015. To be valid, an exclusion request must be timely and must: (a) be signed by the person in the Settlement Class who is requesting exclusion; (b) include the full name, address, and account number(s) of the person requesting exclusion (except that persons in the Settlement Class who do not have and have not had a credit card or deposit account with Chase shall not be required to include an account number); and (c) include the following statement: "I/we request to be excluded from the settlement in the Gehrich action."

34. As of August 7, 2015, GCG has received 104 potentially valid and timely exclusion requests. Upon receipt, GCG reviewed each request for exclusion and verified that it conformed to the Court-approved exclusion requirements detailed above. A complete list of the 104 potentially valid and timely exclusion requests is attached hereto as Exhibit G.

35. As of August 7, 2015, GCG has received 93 timely but potentially invalid exclusion requests from Class Members who provided no Chase account number (where there was a Class Member match to Chase card or consumer bank data), insufficient information, or no signature pursuant to the Court-approved exclusion requirements detailed above. In addition, GCG worked with counsel and conducted an outreach campaign by phone/email/mail (depending on the contact information available for each individual requesting exclusion) to notify Initial Class List individuals of the exclusion deficiency

and how the deficiency could be cured by the exclusion deadline of February 9, 2015. A complete list of the 93 potentially invalid exclusion requests and the identified reason the exclusion appears to be invalid is attached hereto as Exhibit H.

36. As of August 7, 2015, GCG has received 19 untimely exclusion requests from individuals who submitted exclusion requests postmarked after February 9, 2015 and/or who could not be matched to the Supplemental Class List based on the name and/or address contained in the exclusion request. A complete list of the 19 untimely exclusion requests is attached hereto as Exhibit I.

OBJECTIONS

37. Pursuant to Paragraph 15 of the Preliminary Approval Order and Section III.N. of the Settlement Agreement, any Class Member on the Initial Class List who wished to object to the Settlement was required to file the objection with the Court no later than February 9, 2015 and notify Defendants' Counsel and Class Counsel by mail postmarked no later than February 9, 2015. Pursuant to Paragraph 3 of the April 9, 2015 Order and Section III.N. of the Settlement Agreement, any Supplemental Class List Class Member who wishes to object to the Settlement is required to file the objection with the Court no later than September 10, 2015 and notify Defendants' Counsel and Class Counsel by mail postmarked no later than September 10, 2015. As of August 2, 2015, GCG has been notified of 15 objection submissions, 3 of which do not appear to have been filed on the Gehrich Settlement Court docket and 2 of which were filed on the Gehrich Settlement Court docket after February 9, 2015 but before the April 9, 2015 Order was entered.

CLAIMS RECEIVED AND INITIAL CLASS LIST REMINDER CAMPAIGN

38. In accordance with Paragraph 27 of the Preliminary Approval Order, Section III.G. of the Settlement Agreement, and Paragraph 4 of the April 9, 2015 Order, Class Members who wish to

participate in the Settlement are required to file a timely and valid claim online through the Settlement Website or postmarked by mail no later than September 10, 2015. As of August 2, 2015, GCG has received a total of 314,829 claims received online or by mail with a postmark date before September 10, 2015.⁴

39. Pursuant to Paragraph 5 of the April 9, 2015 Order, Initial Class List Class Members who originally received direct Email or Mail Notice but had not yet submitted claims were sent additional notice (“Reminder Notice”) that the claim deadline had been extended to September 10, 2015. GCG provided counsel for Plaintiffs and Defendants a mockup of the Reminder Email and Mail Notices for approval prior to Reminder Notice commencement.

40. In accordance with Paragraph 5 of the April 9, 2015 Order, the Reminder Email Notice campaign commenced on May 23, 2015 and was concluded on June 10, 2015. A total of 10,661,806 Reminder Email Notices were sent. 283,987 Reminder Email Notices could not be delivered due to Hard Bounces. In addition, GCG made two additional delivery attempts on 527 Reminder Email Notices where emails could not be delivered due to Soft Bounces. GCG caused to be resent each Soft Bounce returned to GCG because it was not deliverable during the initial email attempt. At the conclusion of the Reminder Email Notice campaign, a total of 10,377,292 Reminder Email Notices or approximately 97% of all Reminder Email Notices were transmitted successfully. A true and correct copy of the Reminder Email Notice is attached hereto as Exhibit J.

41. In accordance with Paragraph 5 of the April 9, 2015 Order, the Reminder Mail Notice campaign commenced on June 1, 2015 and concluded on June 12, 2015. In accordance with Section III.F.1. of the Settlement Agreement, GCG updated the addresses through the NCOA database prior to mailing. A total of 4,886,327 Reminder Mail Notices were sent during the Reminder Mail Notice

⁴ Following the September 10, 2015 claim deadline, GCG will conduct a deduplication analysis of the claims by name, telephone number, and/or address.

campaign, including 4,601,813 to Initial Class List Mail Notice Class Members who had not yet filed claims and 284,514 to Initial Class List Class Members who were sent a Reminder Email Notice whose email address failed during the Reminder Email Notice campaign due to Hard and Soft bounces.

42. Each Reminder Mail Notice was personalized with the name and address of each Reminder Notice Class Member and contained a unique identifier for tracking and identification. As of August 2, 2015, GCG has received an address change notification from the USPS and remailed Reminder Mail Notices by First Class Mail for approximately 41,418 Reminder Notice Class Members.

43. As of August 2, 2015, approximately 312,376 Reminder Mail Notices have been returned undeliverable with no forwarding address information after mailing to the best available address. In accordance with Section III.F.1. of the Settlement Agreement, GCG conducted an advanced address search on undeliverable Reminder Mail Notices and is promptly remailing those Reminder Mail Notices where GCG obtained an updated address. As of August 2, 2015, GCG has remailed 108,401 Reminder Mail Notices to an address updated through advanced address search. Based on this rate of ultimately undeliverable mail, the Reminder Mail Notice campaign is estimated to have reached approximately 96% of Reminder Notice Class Members. A true and correct copy of the Reminder Mail Notice is attached hereto as Exhibit K.

44. As of August 2, 2015, approximately 15,059,644 Initial Class List Class Members were sent a Reminder Notice that was not returned to GCG. Based on the information above, approximately 97% of Initial Class List Class Members were sent an Email or Mail Reminder Notice that has not been ultimately returned to GCG.

45. Of the 314,829 claims GCG received online or by mail (as of August 2, 2015), 177,098 claims have been received since the Supplemental Notice and Reminder Notice Campaigns commenced on May 23, 2015.

CONCLUSION

46. As noted above, all the components of the Notice Plan and Supplemental Notice Plan have been completed. The Notice Plan and Supplemental Notice Plan are estimated to have reached approximately 78.69% of the target audience with a frequency of approximately 1.69. Accordingly, it is my professional opinion that the Notice Plan and Supplemental Notice Plan satisfied due process and the applicable rules governing class actions.

47. As of June 15, 2015, the cost of the implementing the Notice Plan and Supplemental Notice Plan is \$4,477,191.25. This includes, among other items, publication, printing, and postage expenses of \$3,862,495.55.

48. I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Executed this 14th day of August, 2015 at Arlington, Virginia.

A handwritten signature in black ink that reads "Lael D. Dowd". The signature is written in a cursive, slightly stylized font.

LAEL D. DOWD

CERTIFICATE OF SERVICE

I, Beth E. Terrell, hereby certify:

1. On August 14, 2015, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the following:

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Attorneys for Objectors Dawn Weaver and Susan House

2. I further certify that on August 14, 2015, I mailed by United States Postal Service the foregoing to the following non CM/ECF participants:

David Schlager
c/o John J. Pentz
19 Widow Rites Lane
Sudbury, Massachusetts 01776

Attorneys for Objector David Schlager

Michael Narkin
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Objector, Appearing Pro Se

Sam P. Cannata
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Cleveland, Ohio 44022

Objector, Appearing Pro Se

Cindy Bray
[REDACTED]
Springfield, Missouri 65804-3336

Objector, Appearing Pro Se

Nicholas Owen Gunden
ORVANDI PROPERTY OR LLC
[REDACTED]
Walnut, California 91789

Objector, Appearing Pro Se

David H. Pierce
DAVID H. PIERCE & ASSOCIATES, PC
[REDACTED]
Sherman Oaks, California 91403-3501

Objector, Appearing Pro Se

Ken Murphy
[REDACTED]
Denver, Colorado 80210

Objector, Appearing Pro Se

Maritza Cabrera

[REDACTED]

Miami, Florida 33114-5395

Objector, Appearing Pro Se

David D. Dishman

[REDACTED]

Swampscott, Massachusetts 01907

Objector, Appearing Pro Se

DATED this 14th day of August, 2015.

TERRELL MARSHALL DAUDT & WILLIE PLLC

By: /s/ Beth E. Terrell, Admitted Pro Hac Vice

Beth E. Terrell, *Admitted Pro Hac Vice*

Email: bterrell@tmdwlaw.com

936 North 34th Street, Suite 300

Seattle, Washington 98103-8869

Attorneys for Plaintiffs

EXHIBIT A

Gretchen Eoff

From: Do Not Reply Gehrich TCPA Settlement
<DoNotReply@GehrichTCPASettlement.com>
Sent: Friday, October 10, 2014 10:20 AM
To: Gretchen Eoff
Subject: Notice of Proposed Settlement of Class Action

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS

If automated collection calls or account information calls or texts relating to a Chase credit card or bank account were directed to your cell phone from July 1, 2008 through December 31, 2013, this Notice describes your rights and potential benefits from a class action settlement.

Your Claim Number:	test-nme-001
Your Control Number:	test-ctl-001

Why did I get this Notice? You received this email notice because a proposed settlement of a class action lawsuit filed against Chase Bank USA, N.A. and JPMorgan Chase Bank, N.A. (collectively, "Chase") by several consumers ("Plaintiffs") has been reached in the United States District Court for the Northern District of Illinois (*Gehrich v. Chase USA and JPMC Bank, Case No. 1:12-CV-5510*) (the "Settlement").

You may be in the Settlement Class because you may have received, on or after July 1, 2008 through December 31, 2013: (1) Collection Calls relating to a Chase credit card or bank account; (2) Automatic Alerts relating to a Chase credit card or bank account, and you were the intended recipient of the call; or (3) Automatic Alerts relating to a Chase credit card or bank account, and you were not the intended recipient of the call. As used in this Notice, "Collection Calls" are automated calls placed to a cell phone in connection with attempts to collect debts relating to a Chase credit card or bank account, and "Automatic Alerts" are automated calls or texts placed to a cell phone that provide account information (but not information sent to confirm or identify suspected fraudulent activity).

A person who does not exclude himself or herself is a "Settlement Class Member." The Court authorized this Notice because you have a right to know about the proposed Settlement and your options before the Court decides whether to approve the Settlement. Because your rights will be affected by this Settlement, it is extremely important that you read this Notice carefully.

What is this lawsuit about? Plaintiffs brought this lawsuit alleging that Chase violated the Telephone Consumer Protection Act, 47 U.S.C. §227, *et seq.* ("TCPA"), by making automated calls and/or sending text message alerts to cell phones without prior permission from the people contacted, including people who were not Chase customers and/or not the person to whom Chase intended to direct the call.

What are the terms of the Settlement? Chase will pay the amount of \$34,000,000 into a fund, which will cover: (1) cash payments to eligible persons in the Settlement Class who submit timely and valid Claim Forms; (2) a payment of \$1,000,000 to the Consumer Federation of America on behalf of persons in the Settlement Class who received Automatic Alerts relating to their own Chase bank or credit card accounts; (3) an award of attorneys' fees and expenses to Class Counsel, in an amount not to exceed \$11,000,000, as

approved by the Court; (4) service awards to the Class Representatives, in an amount not to exceed \$1,500 each, as approved by the Court; and (5) the costs of administering the Settlement. The foregoing is a summary and you should review the Settlement on the Settlement Website at www.GehrichTCPASettlement.com for complete terms.

Cash payments. The following persons in the Settlement Class are eligible to submit a Claim Form and receive a cash payment: (1) persons who received Collection Calls relating to a Chase credit card or bank account; and (2) persons who received Automatic Alerts and *were not the intended recipient of the communications*.

Persons in the Settlement Class who only received Automatic Alerts relating to their own Chase credit card or bank accounts are not eligible for a cash payment and thus may not submit a Claim Form. However, they may request to stop receiving Automatic Alerts in the future by logging on to their Chase.com account and managing their current account alerts, by responding "STOP" to any Automatic Alerts, or by visiting a local Chase branch and requesting a change or stop to their Automatic Alerts.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT

Submit a Claim Form. This is the only way for eligible persons in the Settlement Class to get a cash payment. If eligible, you may submit a Claim Form by going to the Settlement Website at www.GehrichTCPASettlement.com and following the instructions. You may also request a hard copy of the Claim Form by calling the Settlement Administrator toll-free at 1-877-899-2893. Plaintiffs estimate that each eligible Settlement Class Member will receive \$20-\$40 per claim. This is an estimate only. The final cash payment amount will depend on the total number of valid and timely claims submitted by eligible Settlement Class Members. Your Claim Form must be postmarked by mail and sent to Gehrich TCPA Settlement, c/o GCG, P.O. Box 35112, Seattle, WA 98124-5112 or received through the [Settlement Website](http://www.GehrichTCPASettlement.com) by **February 9, 2015**.

Do nothing and remain a Settlement Class Member. Unless you exclude yourself, you will be a Settlement Class Member. That means that you can't sue, continue to sue or be part of any other lawsuit against Chase on the TCPA claims, and other related claims, that are subject to the Settlement. It also means that all of the Court's orders will apply to you and legally bind you.

Exclude yourself. If you don't want to be a Settlement Class Member, you must exclude yourself from this Settlement. To exclude yourself from the Settlement, you must send a letter by mail saying that you want to be excluded. You must sign the letter and include your full name, address, and all Chase credit card and bank account numbers (unless you do not have and have not had a credit card or bank account with Chase). You must also include the following statement: "I/we request to be excluded from the Settlement in the Gehrich action." **You must mail your signed exclusion request postmarked no later than February 9, 2015** to:

Gehrich TCPA Settlement
c/o GCG
P.O. Box 35112
Seattle, WA 98124-5112

Object. If you remain a Settlement Class Member, you may object to the Settlement by writing to the Court and sending copies to counsel postmarked no later than **February 9, 2015**.

Additional details on how to object or exclude yourself from the Settlement are contained in the detailed Notice which is available on the [Settlement Website](http://www.GehrichTCPASettlement.com).

Go to the Final Approval Hearing. The Court will hold a Final Approval Hearing on **March 19, 2015, at 10:00 a.m.** to decide whether to approve the Settlement, including the amount of attorneys' fees and costs to be paid to Class Counsel and the amount of service awards to be paid to the Class Representatives, as requested. It is not necessary for you to appear at the Final Approval Hearing, but you may attend at your own expense.

Further information regarding the Settlement is available at www.GehrichTCPASettlement.com. You may also contact the Settlement Administrator toll-free at 1-877-899-2893 or by writing to: Gehrich TCPA Settlement, c/o GCG, P.O. Box 35112, Seattle, WA 98124-5112.

The United States District Court for the Northern District of Illinois has ordered this email notice to be sent. If you wish to UNSUBSCRIBE from future email messages from the Claims Administrator with regard to this settlement, please click on this [link](#).

EXHIBIT B

**Gehrich TCPA Settlement
c/o GCG
P.O. Box 35112
Seattle, WA 98124-5112**

Return Service Requested

Claim No:

Control No:

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This Notice may affect your legal rights. Please read it carefully.

What is this Settlement about? Plaintiffs allege that Chase Bank USA, N.A. and JPMorgan Chase Bank, N.A. (collectively, “Chase”) violated the Telephone Consumer Protection Act (“TCPA”) by making automated telephone calls and sending text messages to cell phones in connection with Chase credit card and bank accounts without the prior express consent of the people contacted. Chase denies these allegations. The parties have reached a settlement (*Gehrich v. Chase USA and JPMC Bank*, Case No. 1:12-CV-5510 (N.D. Ill.)).

Who is in the Settlement Class? You are in the Settlement Class if, on or after July 1, 2008 through December 31, 2013, you received to your cell phone, without your consent, automated Collection Calls or Automatic Alerts relating to a Chase credit card or bank account.

What are the terms of the Settlement? Chase will pay \$34,000,000 for: (1) cash payments to eligible persons in the Settlement Class who submit timely and valid Claims; (2) a payment of \$1,000,000 to the Consumer Federation of America; (3) Plaintiffs’ attorneys’ fees and expenses; (4)

service awards to named Plaintiffs; and (5) settlement administration costs. Plaintiffs estimate that eligible Settlement Class Members will receive a cash award of \$20-\$40 per claim. You may submit a Claim at www.GehrichTCPASettlement.com or call 1-877-899-2893 to request a paper Claim Form.

What are my other options? You may exclude yourself from the Settlement by February 9, 2015 or you will not be able to pursue your claims against Chase in the future. You may object to the Settlement by February 9, 2015. You may appear at the Final Approval Hearing on March 19, 2015, during which the Court will consider whether to approve the Settlement, but you don’t have to. You may also do nothing. Claims must be submitted by February 9, 2015.

This Notice is a summary only. Additional information is available at www.GehrichTCPASettlement.com. You may also contact the Settlement Administrator toll-free at 1-877-899-2893 or by writing to Gehrich TCPA Settlement, c/o GCG, P.O. Box 35112, Seattle, WA 98124-5112.

EXHIBIT C

PRINCESS KATE'S 'STRESSFUL' PREGNANCY

NEW
DETAILS

OCTOBER 6, 2014

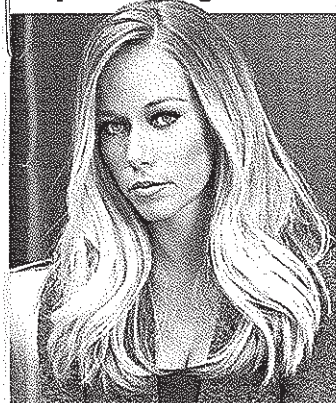
People



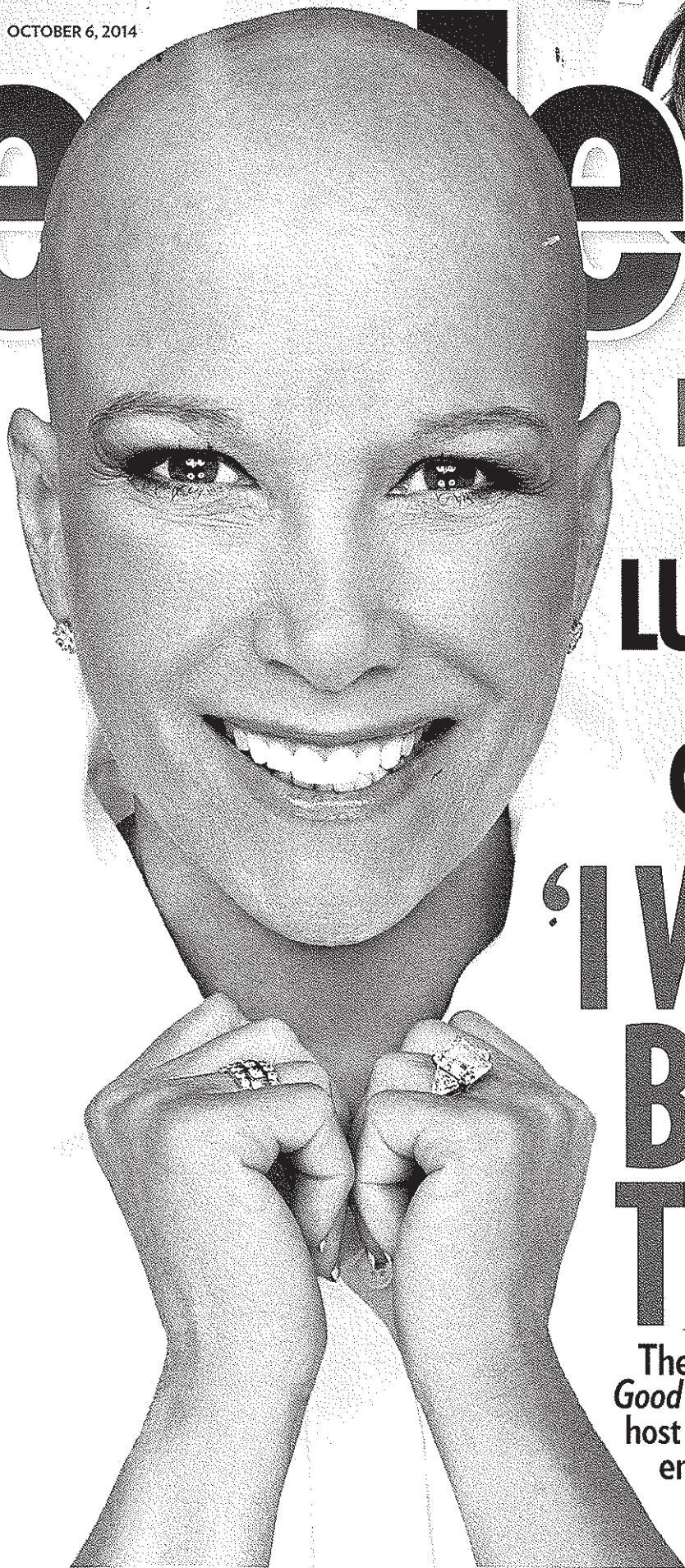
ONLY IN People



JESSA DUGGAR
My Wedding Plans!



**KENDRA'S
SHOCKING
CHOICE**
Why I Haven't
Left Hank



EXCLUSIVE

**JOAN
LUNDEN
FIGHTS
CANCER**

**'I WILL
BEAT
THIS'**

The beloved former
Good Morning America
host on her inspiring,
emotional journey

\$4.99



40>

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1-877-899-2893

www.GehrichTCPASettlement.com



THE
REAL DEAL
"This is my story
to tell, no one else's.
There's not one time
I've faked anything,
and it's my choice
to share it."

In late June, Kendra was lounging with Hank when she received a devastating phone call.

We were having a good night and my agent calls, asking, "Is Hank around you right now?" I was playing around, and said no. Hank leaned in, and my agent said, "I want you to know there's this weird rumor going around right now that your husband cheated on you with a transsexual." I just went, "Oh my God. Really? Are you sure it's Hank?" And he said, "They said it's a reality couple and the guy plays football." I was like, "This story cannot be Hank." **Hank's reaction was to deny everything. At first Kendra bought it.** I Googled the story, and then I just asked, "Hank, did anything happen?" He said, "No, are you kidding me? This

is insane!" So I believed him. We totally brushed it aside. Then later I got a call saying the news was about to drop. When a magazine accuses someone of something, they usually have some sort of evidence. So then I thought, "Okay. Now the s---'s getting really real." That's when I lost it. When the news broke, I just flipped. I flipped on Hank, and I just screamed, "Get out of the house!" I had to believe some of it. He's not saying anything, he's just denying it. I have to believe something. But I still don't know. **As the scandal blew up, Kendra asked Hank to take their son to his parents' home in New Mexico to protect him from the paparazzi. Meanwhile she cared for their daughter alone.** I had to allow Hank to come back to get

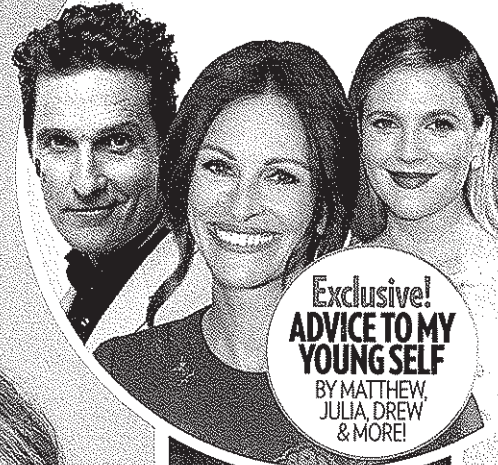
40TH ANNIVERSARY

40-PAGE
BONUS

DOUBLE ISSUE

People

OCTOBER 20, 2014



Exclusive!
**ADVICE TO MY
YOUNG SELF**
BY MATTHEW,
JULIA, DREW
& MORE!



Taylor Swift
celebrates PEOPLE's first
issue (March 4, 1974)
featuring Mia Farrow
on the cover

**IN HER
OWN WORDS**

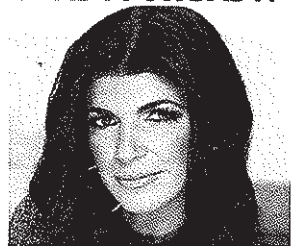
TAYLOR SWIFT

**ON BEING SINGLE
& LOVING IT!**

'It would take an
astonishing human
being for me to even
consider getting back
into a relationship'



**BLAKE & RYAN
READY FOR BABY!**



**JAIL FOR
THE GIUDICES
HOW THEIR KIDS
ARE COPING**



**WHAT
HAPPENED to
HANNAH
GRAHAM?
New Details**

\$5.99



4 2 >

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1-877-899-2893

www.GehrichTCPASettlement.com



WHO IS JEFF MATTHEW?

The Charlotte resident (right) court Sept. who was on high school's ball and was yet entered on the charge faces in Gray disappears. "He's close his family friend of Matthew's with his sister Latasha's mother, De. This is really for them."

before his arrest, announced a "forensic link" between him and Morgan Harrington, a 20-year-old Virginia Tech student murdered in the same area in 2009 (see box). That ignited a firestorm of speculation that Matthew may be linked to other crimes. Authorities confirmed to PEOPLE that investigations into other rapes, murders and missing persons cases, dating back to 2002, are being reviewed. "The arrest

provided a significant break in the case [of Harrington]," Virginia State Police spokeswoman Corinne Geller wrote in a statement. Another police source adds that officers are working off the assumption that a serial predator has been in the area. "We can't and don't ignore anything related to this."

While the families of the missing anxiously await answers, those closest to "LJ" struggle with questions of their own. A former high school star athlete, he worked as a patient technician and volunteered as a football coach at Charlottesville's private Covenant School. "He was a big, happy presence," says friend Sa'idah Rutambika, 32. Still, Matthew has been in trouble before. While attending Liberty University in 2002 he was accused of sexual assault; no charges were brought. And in 2009 Matthew was arrested on charges of misdemeanor assault and battery on Erik Wilke, a Charlottesville attorney whom he reportedly punched in the face in a road-rage incident, then remorsefully drove to the ER for stitches. Says Andre Jerry, a police officer who played football with Matthew at Liberty: "I'm shocked. I never saw LJ as a violent person or someone who would abduct somebody."

Investigators in nearby Campbell County are looking for a connection between Matthew and the murder of

A Cold Case Connected?

After waiting five years for any leads in the October 2009 murder of their daughter Morgan, 20,



Morgan Harrington

Gil and Dan Harrington said they felt "relief" when police said there was forensic evidence linking their daughter to Matthew. "It's not a celebration, because the cost of it is another

young woman who is missing," says Gil, who has often warned others in the area since Morgan's death to be on the lookout for a predator. "All I have left of Morgan is a box of ashes. I'm trying as hard as I can to make people aware Hannah Graham is missing—we need to return her to her family."

'14 PLAYOFF PREVIEW
OCTOBER HEAT: THE BULLPENS RULE

MLB
P. 36

NHL
P. 58

'14-15 SEASON PREVIEW
L.A. OR CHICAGO: WHO WILL WIN IT ALL?

Sports Illustrated

OCTOBER 6, 2014
SI.COM
@SINOW

Photographed by
Robert Beck/
Sports Illustrated
at Dodger Stadium
September 23, 2014

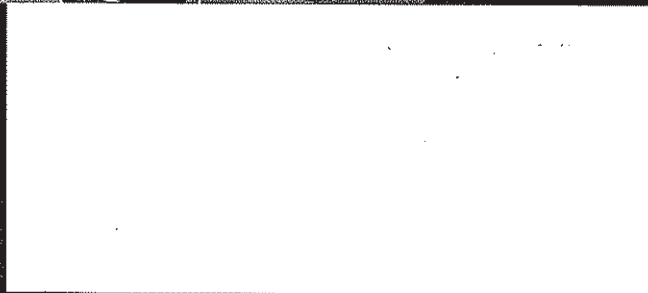
IT'S ON

CLAYTON
KERSHAW

THE DODGERS
HAVE THE PERFECT
PITCHER—AND
HE WANTS A RING
BY LEE JENKINS P. 40

ANZE
KOPITAR

THE KINGS HAVE
THE PERFECT PLAYER—
AND HE WANTS
ANOTHER CUP
BY ERIC NUSBAUM



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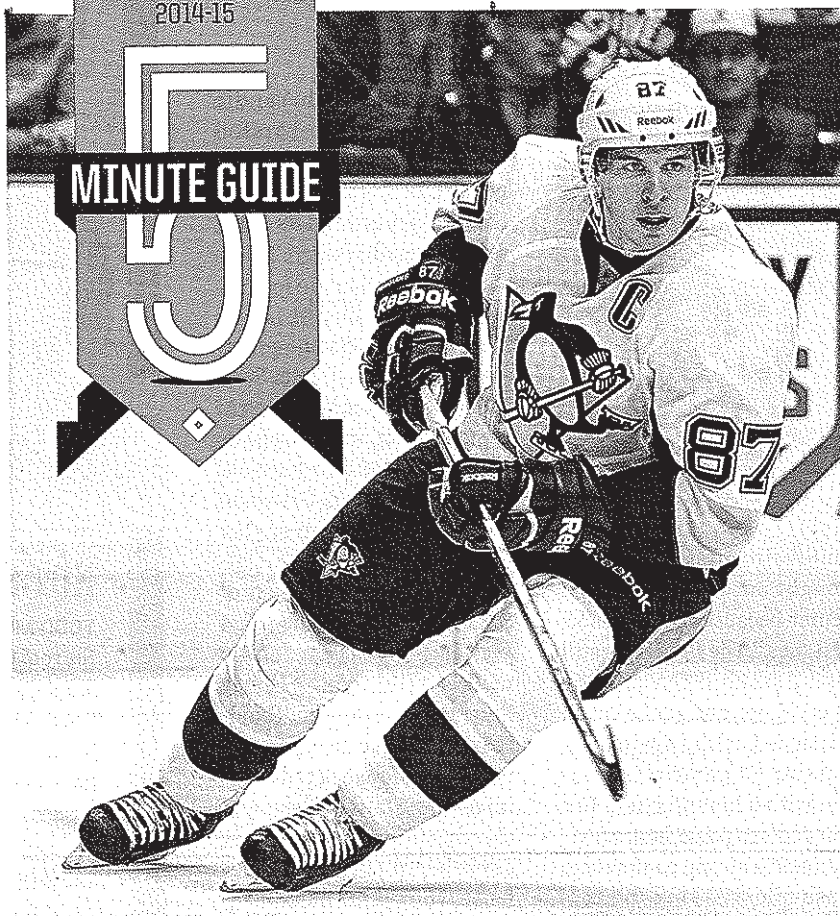
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1-877-899-2893

www.GehrichTCPASettlement.com

NHL
PREVIEW
2014-15

MINUTE GUIDE



ROSS TROPHY

SIDNEY CROSBY *Penguins* / The 80 games he played last year (when he won the Ross) were his most in a full season since 2009-10. But he doesn't need a full season—if Crosby plays 65 to 70 games, he can score at a pace nobody else can match.



HART TROPHY PATRICK KANE

Blackhawks
His defensive play has improved significantly, and however Chicago chooses to compose its lines, the team has enough skilled forwards to help Kane score more goals and chip in more assists. (He had 29 and 49, respectively, last season.)



NORRIS TROPHY SHEA WEBER

Predators
He has never been named the league's top defenseman, though he's been the NHL's unofficial gold standard for much of the last decade. He's a physical force with one of the game's best slap shots—he was second on the team with 23 goals last year. He's due.



VEZINA TROPHY TUUKKA RASK

Bruins
Boston should be as strong defensively as last year, when Rask played a career-high 58 games and won his first Vezina. Jonathan Quick's Kings aren't a regular-season team; Henrik Lundqvist's Rangers will struggle. Rask is the pick to repeat.



CALDER TROPHY JOHN GIBSON

Ducks
Gibson, 21, has already demonstrated he can excel in the NHL: He played seven games for Anaheim in 2013-14, allowing only 13 goals (with a .934 save percentage), and had shutouts in both his regular-season and playoff debuts.

NOW IT GETS REAL

THE ROAD TO THE FIRST
FOOTBALL FINAL FOUR
P. 38

THE SI
BRACKET
P. 43

Sports Illustrated

OCTOBER 13, 2014
SI.COM
@SINOW

MISSISSIPPI MAYHEM

More Cowbell! More Katy Perry!

*The Weekend the College Football Universe Exploded
And Left the **MAGNOLIA STATE** at Its Center*

BY PETE THAMEL AND ANDY STAPLES P. 44

PLUS

THE ROYALS OR THE
ORIOLES ARE HEADED
TO THE WORLD SERIES.
READ THAT AGAIN! P. 60

Bally Total Fitness gym where he'd already been spending four hours a day. During breaks he and the other employees—a track coach, a yoga instructor and so on—trained together. Nobody wanted to stay late to close the gym at 10 p.m., but Wake always volunteered. "Get the stragglers out," he says, "then I'd have the whole gym to myself. I'd turn the music up and work out for another hour."

In the spring of 2007, two years after Wake graduated from Penn State with a degree in sociology, the call came. That it was the Canadian Football League ringing, not the NFL, didn't matter. The BC Lions were holding a tryout at Howard University, a 25-minute drive away, his agent told him. "This is my shot," Wake thought. "Everything I've been working for."

He showed up early at the school's track, where at first he was unconcerned by the lack of football-type bodies. As the appointed hour grew near, though, he approached some of the people running lazy laps. "Are you with the CFL?" he remembers asking. "They'd look at me like, What the hell are you talking about?" After several phone calls the situation became clear: The tryout was about to begin, but at Hampton University, three hours south. Wake's agent—now his former agent—had erred.

"I felt like this was my last opportunity," he says. "That was it. Over one word."

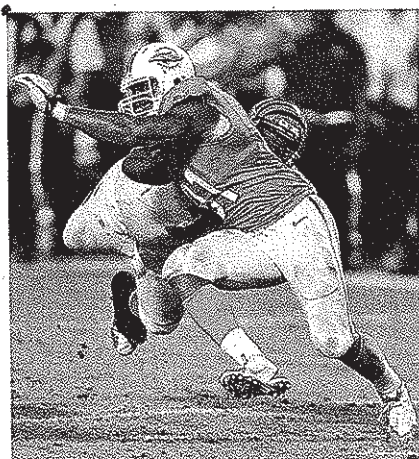
WALLY BUONO, BC's coach, was more forgiving. He and his staff couldn't get Wake's tape (or those combine numbers) out of their minds, and on Memorial Day they extended him an invitation to training camp.

When Wake arrived in Canada, he did so with a name that Penn State fans wouldn't have recognized. Coworkers at Bally's had begun calling him Cameron due to a clerical mix-up, and he let it slide. "It sounds corny," he says, "but it represented a new chapter, a fresh start."

Embracing the second chance, Wake lived as a football monk. He rented a basement apartment for \$460 a month and relinquished nearly all of his possessions. He had no computer, no cell-phone, no TV. "A carry-on and a roller bag, that was my entire life," he says. He bought a purple-and-black pawn-shop bike for \$40 to cover the two miles to and from practice. At night, while

BETTER LATE THAN NEVER

After Wake's stopover in sales, his low-to-the-ground explosions in the CFL (where he picked up his first and last shower shoes) convinced Miami to let him "skim the grass" in the pros.



LEGAL NOTICE

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THIS NOTICE MAY AFFECT YOUR LEGAL RIGHTS. PLEASE READ IT CAREFULLY.

WHAT IS THIS LAWSUIT ABOUT?

Several consumers ("Plaintiffs") have sued Chase Bank USA, N.A. and JPMorgan Chase Bank, N.A. (collectively, "Chase") in the United States District Court for the Northern District of Illinois (*Gehrich v. Chase*, Case No. 1:12-CV-5510). Plaintiffs allege that Chase violated the Telephone Consumer Protection Act, 47 U.S.C. § 227, *et seq.* (the "TCPA"), by placing automated telephone calls (i.e., using an automatic telephone dialing system and/or an artificial or prerecorded voice) and sending text messages to cell phones, including Collection Calls and Automatic Alerts, in connection with Chase credit card and bank accounts without the prior express consent of the people contacted. Chase denies these allegations.

"Collection Calls," as used here, are automated calls placed to a cell phone in connection with attempts to collect debts relating to a Chase credit card or bank account. "Automatic Alerts," as used here, are automated calls or texts placed to a cell phone that provide account information (but not information sent to confirm or identify suspected fraudulent activity).

WHO IS A SETTLEMENT CLASS MEMBER?

You may be part of the Settlement Class if you have received, on or after July 1, 2008 through December 31, 2013: (1) Collection Calls relating to a Chase credit card or bank account; (2) Automatic Alerts and you were the intended recipient of the call; or (3) Automatic Alerts and you were not the intended recipient of the call.

WHAT ARE THE TERMS OF THE SETTLEMENT?

Chase will pay \$34,000,000 into a Settlement Fund for: (1) cash payments to eligible Settlement Class Members who submit timely and valid Claim Forms; (2) a payment of \$1,000,000 to the Consumer Federation of America; (3) attorneys' fees and expenses of up to \$11,000,000 to Class Counsel; (4) service awards to Plaintiffs; and (5) settlement administration costs. Plaintiffs estimate that each eligible Settlement Class Member will receive \$20-40 per Claim.

WHAT ARE MY OPTIONS?

Persons in the Settlement Class may: (1) submit a Claim Form (if eligible) at www.GehrichTCPASettlement.com or call 1-877-899-2893 to request a paper Claim Form; (2) exclude themselves from the Settlement by February 9, 2015 or they will not be able to pursue their own claims against Chase in the future; (3) object to the Settlement by February 9, 2015; (4) go to the Final Approval Hearing on March 19, 2015; or (5) do Nothing.

This Notice is a summary only. Persons in the Settlement Class may obtain more information at www.GehrichTCPASettlement.com. They may also contact the Settlement Administrator toll-free at 1-877-899-2893 or by writing to: Gehrich TCPA Settlement, c/o GCG, P.O. Box 35112, Seattle, WA 98124-5112.

1-877-899-2893

www.GehrichTCPASettlement.com

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LEGAL NOTICE

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1-877-899-2893

www.GehrichTCPASettlement.com

resources

etsy.com, search: love pillow.
 Round woven tray, white vase—
 crateandbarrel.com. Rug—Stark;
 starkcarpet.com.
 Butler's pantry: wall and counter
 custom-painted glass—Brooks
 Custom; brookscustom.com.
 Kitchen: cabinetry—Angel Custom
 Woodworking; angelwoodworking
 .com. Perimeter countertops Carrara
 marble, island countertop black wenge
 wood—Brooks Custom; brookscustom
 .com. Island stools Tiffany in Black—
 Room & Board; roomandboard.com.
 Breakfast area: table Tulip by Eero
 Saarinen for Knoll, chairs Wishbone by
 Hans J. Wegner for Carl Hansen & Son
 in Robin's Egg Blue—Design Within
 Reach; dwr.com. Place mats—Juliska;
 juliska.com.
 Bedroom: wallpaper—Given
 Campbell; givencampbell.com. Bed—
 Desiron; desiron.com. Bedding and
 drapery custom—Home Boutique;
 homeboutique.com. Bedside table—
 Design Within Reach; dwr.com. Lamp—
 CB2; cb2.com. Pouf similar items
 available—Imports From Marrakesh;
 importsfrommarrakesh.com.

FREE FLOW, pages 79-85

Kitchen: paint for upper cabinets,
 plank walls, island base, and trim
 White Dove, paint for lower cabinets
 Kendall Charcoal—benjaminmoore
 .com. Cabinetry drawers to right
 of dishwasher—Huntwood Custom
 Cabinets; huntwood.com. All other
 cabinetry—original to home. Brass
 cabinet knobs Mirror Knobs, knobs on
 island drawers similar items available
 as Fox and Bunny from the Through The
 Woods collection—anthropologie
 .com. Satin nickel drawer pulls,
 wall sconces 20th Century Factory
 Filament Reflector Sconce in Aged
 Steel—restorationhardware.com.
 Ceiling paint Polished Limestone
 GLN30-D8 by Glidden, grout for
 backsplash Polyblend Oyster Gray
 386—homedepot.com. Countertops
 Organic White—CaesarStone US;
 caesarstoneus.com. Backsplash
 tile Subway in Arctic White—
 Daltile; daltile.com. Stain for island
 countertop Jacobean 2750—Minwax;
 minwax.com. Wood flooring Berry
 Hill Natural Hickory—Mohawk;
 mohawkflooring.com. Sink Whitehaven
 Short Apron-Front Sink—Kohler; kohler
 .com. Faucet Opulence Single-Handle
 Kitchen Faucet with Spray—Danze;
 danze.com. Range Four-Burner

Gas Range, refrigerator Side-by-Side—Maytag; maytag.com. Range
 hood Anzio—Zephyr Ventilation;
 zephyronline.com. Dishwasher—
 Electrolux Home Products;
 electroluxappliances.com. Espresso
 coffee center Impressa S9—Jura-
 Capresso; capresso.com. Striped
 runner Catamaran Stripe in Denim and
 Ivory—Dash & Albert; dashandalbert
 .com. Rack for drying glasses Wire
 3-Tier Glass Drying Rack—worldmarket
 .com. Window blinds Tropical Isle
 Basic Bamboo Shades in Bamboo
 Tortoise—Select Blinds; selectblinds
 .com. Yellow metal stool, small bowls,
 utensils—target.com. Gold canister
 (one of two) in open cabinet, vases—
 Bad Blanche Collection; 360/779-7788.
 Gold canister in open cabinet—Raevyn
 Blue Antiques & Collectibles; 360/598-
 1984. Canisters, pitchers—Modern
 Mercantile; modernmercantile.net.
 Pantry: microwave oven Panasonic
 USA—through Costco; costco.com.
 Yellow lamp—homegoods.com. Metal
 shelves and brackets—IKEA; ikea
 .com/usa.

I DID IT, page 172

Cabinet coating Rust-Oleum Cabinet
 Transformation Kit—Rust-Oleum;
 rustoleum.com. Island paint Crumb
 Cookie C20-1—Olympic; olympic.com.
 Cabinet knobs Fåglavik, pulls similar
 items available—IKEA; ikea.com/usa.
 Quartz-surfacing countertops Bianco
 River—Silestone; silestoneusa
 .com. Subway tile—lowes.com.
 Wall paint color Repose Gray SW
 7015—sherwin-williams.com. Faucet
 Lyndhurst Two-Handle Bridge Kitchen
 Faucet in Oil-Rubbed Bronze by Glacier
 Bay—homedepot.com. Curtains
 Threshold Paisley Window Panel in
 Yellow, altered after purchase to fit
 window—target.com. Canisters, metal
 letter J sign—Knitting Mill Antiques;
 knittingmillantiques.com. Vintage
 bowls, wire milk crate—Merchants on
 Main; merchantsmain.co. Vintage
 galvanized bins on island shelf—
 Sophie's; 423/756-8711. Cutting board,
 tray at range—homegoods.com.

PLEASE NOTE THE FOLLOWING
 CORRECTION FROM OUR SEPTEMBER
 2014 ISSUE:

GLOBAL WARMING, page 70

Pillow #1—Autumn Floral Pillow,
 \$59.40; interiorhomescapes.com.

EXHIBIT D

From: DoNotReply@GehrichTCPASettlement.com
Sent: Wednesday, May 06, 2015 3:04 PM
To: David Edwards
Subject: Notice of Proposed Settlement of Class Action

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS

If automated collection calls or account information calls or texts relating to a Chase credit card or bank account were directed to your cell phone from July 1, 2008 through December 31, 2013, this Notice describes your rights and potential benefits from a class action settlement.

Your Claim Number:	5000001
Your Control Number:	2738373939

Why did I get this Notice? You received this email notice because a proposed settlement of a class action lawsuit filed against Chase Bank USA, N.A. and JPMorgan Chase Bank, N.A. (collectively, “Chase”) by several consumers (“Plaintiffs”) has been reached in the United States District Court for the Northern District of Illinois (*Gehrich v. Chase USA and JPMC Bank, Case No. 1:12-CV-5510*) (the “Settlement”).

You may be in the Settlement Class because you may have received, on or after July 1, 2008 through December 31, 2013: (1) Collection Calls relating to a Chase credit card or bank account; (2) Automatic Alerts relating to a Chase credit card or bank account, and you were the intended recipient of the call; or (3) Automatic Alerts relating to a Chase credit card or bank account, and you were not the intended recipient of the call. As used in this Notice, “Collection Calls” are automated calls placed to a cell phone in connection with attempts to collect debts relating to a Chase credit card or bank account, and “Automatic Alerts” are automated calls or texts placed to a cell phone that provide account information (but not information sent to confirm or identify suspected fraudulent activity).

A person who does not exclude himself or herself is a “Settlement Class Member.” The Court authorized this Notice because you have a right to know about the proposed Settlement and your options before the Court decides whether to approve the Settlement. Because your rights will be affected by this Settlement, it is extremely important that you read this Notice carefully.

What is this lawsuit about? Plaintiffs brought this lawsuit alleging that Chase violated the Telephone Consumer Protection Act, 47 U.S.C. §227, *et seq.* (“TCPA”), by making automated calls and/or sending text message alerts to cell phones without prior permission from the people contacted, including people who were not Chase customers and/or not the person to whom Chase intended to direct the call.

What are the terms of the Settlement? Chase will pay the amount of \$34,000,000 into a fund, which will cover: (1) cash payments to eligible persons in the Settlement Class who submit timely and valid Claim Forms; (2) a payment of \$1,000,000 to the Consumer Federation of America on behalf of persons in the Settlement Class who received Automatic Alerts relating to their own Chase bank or credit card accounts; (3) an award of attorneys’ fees and expenses to Class Counsel, in an amount not to exceed \$11,000,000, as approved by the Court; (4) service awards to the Class Representatives, in an amount not to exceed \$1,500 each, as approved by the Court; and (5) the costs of administering the Settlement. The foregoing is a summary

and you should review the Settlement on the Settlement Website at www.GehrichTCPASettlement.com for complete terms.

Cash payments. The following persons in the Settlement Class are eligible to submit a Claim Form and receive a cash payment: (1) persons who received Collection Calls relating to a Chase credit card or bank account; and (2) persons who received Automatic Alerts and *were not the intended recipient of the communications*.

Persons in the Settlement Class who only received Automatic Alerts relating to their own Chase credit card or bank accounts are not eligible for a cash payment and thus may not submit a Claim Form. However, they may request to stop receiving Automatic Alerts in the future by logging on to their Chase.com account and managing their current account alerts, by responding “STOP” to any Automatic Alerts, or by visiting a local Chase branch and requesting a change or stop to their Automatic Alerts.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT

Submit a Claim Form. This is the only way for eligible persons in the Settlement Class to get a cash payment. If eligible, you may submit a Claim Form by going to the Settlement Website at www.GehrichTCPASettlement.com and following the instructions. You may also request a hard copy of the Claim Form by calling the Settlement Administrator toll-free at 1-877-899-2893. Plaintiffs estimate that each eligible Settlement Class Member will receive \$20-\$40 per claim. This is an estimate only. The final cash payment amount will depend on the total number of valid and timely claims submitted by eligible Settlement Class Members. Your Claim Form must be postmarked by mail and sent to Gehrich TCPA Settlement, c/o GCG, P.O. Box 35112, Seattle, WA 98124-5112 or received through the [Settlement Website](http://www.GehrichTCPASettlement.com) by **September 10, 2015**.

Do nothing and remain a Settlement Class Member. Unless you exclude yourself, you will be a Settlement Class Member. That means that you can’t sue, continue to sue or be part of any other lawsuit against Chase on the TCPA claims, and other related claims, that are subject to the Settlement. It also means that all of the Court’s orders will apply to you and legally bind you.

Exclude yourself. If you don’t want to be a Settlement Class Member, you must exclude yourself from this Settlement. To exclude yourself from the Settlement, you must send a letter by mail saying that you want to be excluded. You must sign the letter and include your full name, address, and all Chase credit card and bank account numbers (unless you do not have and have not had a credit card or bank account with Chase). You must also include the following statement: “I/we request to be excluded from the Settlement in the Gehrich action.” **You must mail your signed exclusion request postmarked no later than September 10, 2015** to:

Gehrich TCPA Settlement
c/o GCG
P.O. Box 35112
Seattle, WA 98124-5112

Object. If you remain a Settlement Class Member, you may object to the Settlement by writing to the Court and sending copies to counsel postmarked no later than **September 10, 2015**.

Additional details on how to object or exclude yourself from the Settlement are contained in the detailed Notice which is available on the [Settlement Website](http://www.GehrichTCPASettlement.com).

Go to the Final Approval Hearing. The Court will hold a Final Approval Hearing on **October 22, 2015 at 10:00 a.m.** to decide whether to approve the Settlement, including the amount of attorneys’ fees and costs to

be paid to Class Counsel and the amount of service awards to be paid to the Class Representatives, as requested. It is not necessary for you to appear at the Final Approval Hearing, but you may attend at your own expense.

Further information regarding the Settlement is available at www.GehrichTCPASettlement.com. You may also contact the Settlement Administrator toll-free at 1-877-899-2893 or by writing to: Gehrich TCPA Settlement, c/o GCG, P.O. Box 35112, Seattle, WA 98124–5112.

The United States District Court for the Northern District of Illinois has ordered this email notice to be sent. If you wish to UNSUBSCRIBE from future email messages from the Claims Administrator with regard to this settlement, please click on this [link](#).

EXHIBIT E

**Gehrich TCPA Settlement
c/o GCG
P.O. Box 35112
Seattle, WA 98124-5112**

Return Service Requested

Claim No:

Control No:

LEGAL NOTICE

If automated collection calls or account information calls or texts relating to a Chase credit card or bank account were directed to your cell phone from July 1, 2008 through December 31, 2013, this Notice describes your rights and potential benefits from a class action settlement.

This Notice may affect your legal rights. Please read it carefully.

What is this Settlement about? Plaintiffs allege that Chase Bank USA, N.A. and JPMorgan Chase Bank, N.A. (collectively, “Chase”) violated the Telephone Consumer Protection Act (“TCPA”) by making automated telephone calls and sending text messages to cell phones in connection with Chase credit card and bank accounts without the prior express consent of the people contacted. Chase denies these allegations. The parties have reached a settlement (*Gehrich v. Chase USA and JPMC Bank*, Case No. 1:12-CV-5510 (N.D. Ill.)).

Who is in the Settlement Class? You are in the Settlement Class if, on or after July 1, 2008 through December 31, 2013, you received to your cell phone, without your consent, automated Collection Calls or Automatic Alerts relating to a Chase credit card or bank account.

What are the terms of the Settlement? Chase will pay \$34,000,000 for: (1) cash payments to eligible persons in the Settlement Class who submit timely and valid Claims; (2) a payment of \$1,000,000 to the Consumer Federation of America; (3) Plaintiffs’ attorneys’ fees and expenses; (4)

service awards to named Plaintiffs; and (5) settlement administration costs. Plaintiffs estimate that eligible Settlement Class Members will receive a cash award of \$20-\$40 per claim. You may submit a Claim at www.GehrichTCPASettlement.com or call 1-877-899-2893 to request a paper Claim Form.

What are my other options? You may exclude yourself from the Settlement by September 10, 2015 or you will not be able to pursue your claims against Chase in the future. You may object to the Settlement by September 10, 2015. You may appear at the Final Approval Hearing on October 22, 2015, during which the Court will consider whether to approve the Settlement, but you don’t have to. You may also do nothing. Claims must be submitted by September 10, 2015.

This Notice is a summary only. Additional information is available at www.GehrichTCPASettlement.com. You may also contact the Settlement Administrator toll-free at 1-877-899-2893 or by writing to Gehrich TCPA Settlement, c/o GCG, P.O. Box 35112, Seattle, WA 98124-5112.

EXHIBIT F

Home

Important Dates

Class Notice

Claim Form

Opt-Out Information

Frequently Asked Questions

Court Documents

Contact Us

Gehrich TCPA Settlement

www.GehrichTCPASettlement.com

CLAIM FORM

If you are eligible to receive a cash payment from the Gehrich TCPA Settlement, you may proceed below to file a Claim Form.

You will find your Claim Number and Control Number in the top portion of the Settlement Notice you received by email or the front of the Settlement Notice postcard you received by mail. If you do not have your Claim Number and Control Number, you may select the "Login without Claim and Control Number" button below.

Please note the following:

A COLLECTION CALL is an automated call placed to a cell phone in connection with attempts to collect debts relating to a Chase credit card or bank account.

A WRONG-PARTY AUTOMATIC ALERT is an automated call or text message placed to a cell phone in connection with providing account information (but not information sent to confirm or identify suspected fraudulent activity) relating to a Chase credit card or bank account, where the person who received the communication was not the intended recipient. Wrong-Party Automatic Alerts do not include Collection Calls (defined above).

Per the terms of the Settlement, persons who only received Automatic Alerts relating to their own Chase accounts are not eligible for a cash payment. If you are a Chase account holder and you only received Automatic Alerts but did not receive any Collection Calls or Wrong-Party Automatic Alerts, please DO NOT submit a Claim Form.

Login with Claim and Control Number

Login without Claim and Control Number

[Click here to download and view a Personalized Claim Form](#)

EXHIBIT G

**GEHRICH TCPA SETTLEMENT
(CASE No. 1:12-cv-5510)**

POTENTIALLY VALID AND TIMELY REQUESTS FOR EXCLUSION
(as of August 7, 2015)

	<u>GCG ID NUMBER(S)</u>	<u>NAME</u>	<u>CITY</u>	<u>STATE</u>
1.	16691446	Rani Su	Orlando	FL
2.	4659858	Jeremiah Mitchum	Cookeville	TN
3.	2109703	Tiemoko Coulibaly	Silver Spring	MD
4.	3059330	Ruth Durbin	Orlando	FL
5.	7715823	Norman Noel	Bronaugh	MO
6.	1431517	Rob Fry	Norwalk	CT
7.	8089079	Emma Zammett	Lady Lake	FL
8.	139	Bon Food Corp	Carlstadt	NJ
9.	140	Ethan Phan	Philadelphia	PA
10.	9478140	Paul Alito	Round Rock	TX
11.	6653583	Francis Russo	San Diego	CA
12.	8876387	Amelia Marsan	Scottsdale	AZ
13.	6933188	John Elvis Coplantz	Gustine	CA
14.	7645474	Andrew Sakallaris	Alexandria	GA
15.	1467245	Annie Chu	Rockville	MD
16.	11650134	Audrey Grey-Lowry	Plainfield	IL
17.	8341872	David Giannelli	Fords	NJ
18.	8569774	Luis Rosado	St. Petersburg	FL
19.	10848375	Tiffany Connor	Studio City	CA
20.	11620782	Elizabeth Gobel Vrabec	Miami	FL
21.	176	Lisa Alvarez	Detroit	MI

22.	1250139	David Pierce	Los Angeles	CA
23.	4915210	Karen Akosile	Lusby	FL
24.	7632618	Jason Salazar	Lockhart	TX
25.	2999221, 3249550	Aramis Arjona	Key Largo	FL
26.	2027211	Lynn Shore	Taylors	SC
27.	13362266	Nancy Susan Marana	Vallejo	CA
28.	1420646	Kathy Vermillion	Longview	TX
29.	1508526	William Eaton	Vero Beach	FL
30.	9819748	M. Kathleen Burnheimer	Florence	OR
31.	3962222	Collis Davis	Madison	WI
32.	7229739	Michael Otu	Ossining	NY
33.	11422202	Maria Isabel Zelaya	La Habra	CA
34.	14423024	Serena Jean	Fort Lauderdale	FL
35.	3243734, 15430637	Angelica Lopez	Miami	FL
36.	9962887	Alejandro Lopez	Miami	FL
37.	14020719	James Dale Watkins	Torrance	CA
38.	6107058	Keith Radcliffe	Forest Knolls	CA
39.	10370749	Julia Spielmann	Maastricht	NL
40.	14672564	Ernie Linares	Orlando	FL
41.	6230785	Brett Lewis	Denver	CO
42.	10668173	Morgan Card	Altamonte Springs	FL
43.	2638709	Jessica Brion	Gallupville	TX
44.	238	Jane Rhodes	Cave Creek	AZ
45.	239	Kenneth Brimhall	Cave Creek	AZ
46.	9422934	Teri Martin	Carmine	TX
47.	16717853	Richard Baumann	Seattle	WA

48.	9893485	Mary Graybill	Canton	OH
49.	7101627	Jerry Rozycki	Paradise	CA
50.	13971973	Olga Morales	Miami	FL
51.	248	Christopher Brearley	Clermont	FL
52.	16942693	Jose Fernandez	Brooklyn	NY
53.	2857099	Sean Murray	Jackson Heights	NY
54.	5340020, 6489254, 6633580, 13710737, 16555737	Elena Mercedes Blanco	Miami	FL
55.	16167609	Kim Villholth	Lynstrup	Denmark
56.	8517347	Jacqueline Cohen-Baity	Brooklyn	NY
57.	16740172	Marilyn Hoogenboom	Macedonia	OH
58.	1203202, 1210001, 1305590, 5893693	Robert Stemper	Sunnyside	NY
59.	3661249	James Whedbee	Gladstone	MO
60.	2023110	Drew Roicki	San Antonio	TX
61.	80012561, 80012562	Andree Rusboldt	Fresno	CA
62.	13136550	Donald Slocombe	Temple	TX
63.	7574204	Jackie Lam	Huntington Beach	CA
64.	6583542	Jolene Keith	San Antonio	TX
65.	10711925	Angelo John Pereira	Bloomington	IL
66.	7078087	Alton Young	Lithonia	GA
67.	5415408	Eric Schumann	Clearwater	FL
68.	280	R. Ronald and Vicki Weber	Frederick	CO
69.	281	Emma Ruiz	Scottsdale	AZ
70.	3291206	Denise Shepan	Las Cruces	NM
71.	1496695	Lauren Dascher	Santa Cruz	CA
72.	2668070	Larry Kopchak	Bishopville	SC

73.	284	Esther Loebenstein	Lakewood	NJ
74.	10395549	Delfin Carreon	Barstow	CA
75.	14924839	Francesco Magnavita	Allen	TX
76.	1384404	Mary Lynn Smith	Jackson	MI
77.	3128080	Sarah Eskander	Northville	MI
78.	2424837	Janie Curtis	Franklin	TN
79.	11276631	Shayni Paul	Bexley	OH
80.	11332368	Johnathan Rivera	Zanesville	OH
81.	6782899	Lisa Parrish	Peoria	IL
82.	16284890	Enrique Cruda	Carrollton	TX
83.	8386583	Stephanie Sung	Williston Park	NY
84.	293	James Watkins	Sicklerville	NJ
85.	294	Joshua Heller	Seminole	FL
86.	1703528	Judy Baker	Baltimore	MD
87.	1364390	Lisa Horan	Dell Rapids	SD
88.	2482002	Rocco Cardillo, Jr.	Greenwich	CT
89.	3641244	Eric Light	Danbury	CT
90.	2062797	Charlotte Crumley	Glen Burnie	MD
91.	1126235	Richard Crumley	Glen Burnie	MD
92.	1284927	Myrna Birth	Holdrege	NE
93.	2834381	Steven Birney	Middletown	DE
94.	295	Hugo Ibanez Morales	Sun Valley	CA
95.	15778738	Bianca Acuna	Sylmar	CA
96.	12491767	Kristeen Watrous	Elizabethtown	KY
97.	14579446	Carol Anderson	Tinley Park	IL
98.	3033854, 3389590	Steven Lathrop	Rockville	MD
99.	2803683, 4525325	Velva Peterson	Apopka	FL

100.	1054657	Jeramie Steinert	Minneapolis	MN
101.	2586957	William Bokelmann	Henderson	NV
102.	4811284	Dennis Tomlinson	Weslaco	TX
103.	6687034	Nathaniel Paine	American Post Office	AE
104.	15874672	Katharina Galavics	Vosendorf	AT

EXHIBIT H

**GEHRICH TCPA SETTLEMENT
(CASE No. 1:12-cv-5510)**

POTENTIALLY INVALID REQUESTS FOR EXCLUSION
(as of August 7, 2015)

	<u>GCG ID NUMBER(S)</u>	<u>NAME</u>	<u>CITY</u>	<u>STATE</u>	<u>REASON EXCLUSION POTENTIALLY INVALID</u>
1.	4271374	Leon Stanislav	Clarksville	TN	Account numbers not provided
2.	2002223	Lorraine Nappa	Farmingdale	NY	Name, address, account numbers not provided, not signed
3.	4919749	Sandra Haynes	Santa Rosa	CA	Account numbers not provided
4.	2677806	Penelope Gladden	Cabot	AR	Account numbers not provided
5.	6227938	Laurie Andrews	Woodhaven	MI	Account numbers not provided
6.	7787393	Raymond Bertrand	Hot Springs Village	AR	Account numbers not provided
7.	1634164	Cynthia Dyson	Highland Springs	VA	Account numbers not provided
8.	11099161	Ian Gregory	Carrollton	TX	Not signed, account numbers not provided
9.	3536156	Genevieve Marshall	Annapolis	MD	Account numbers not provided
10.	8467875	Zhaoran Wang	Bloomington	IN	Account numbers not provided
11.	13999854	Robert Gilchriest	Concord	CA	Account numbers not provided
12.	15333964	Joseph Oliver	Houston	TX	Not signed, account numbers not provided
13.	15254612	Shauna Hemphill	Stockbridge	GA	Account numbers not provided

14.	12873839, 1037331, 1888519	Julian Denison	Oldwick	NJ	Account numbers not provided
15.	4171745	Jeremy Pruitt	Gallatin	TN	Account numbers not provided
16.	10611923	Carole Selund	Dyer	IN	Account numbers not provided
17.	15201526	Armanda De Welde	Estero	FL	Account numbers not provided
18.	1590370	Valerie Dewey	Westminster	CO	Account numbers not provided
19.	1631924	Alicia Machado	Lynn Haven	FL	Account numbers not provided
20.	14794044	Pamela Stewart	Minooka	MN	Account numbers not provided
21.	7426240	Rose Burghard	Plainfield	IL	Account numbers not provided
22.	12334211	Celia Jaime	Chicago	IL	Account numbers not provided
23.	6601794, 6918018	Michael Ramdawar	Corpus Christy	TX	Account numbers not provided
24.	15881711	Gabriella S. Vogelee	Seattle	WA	Account numbers not provided
25.	11096919	Ronald Proszowski	Round Lake Beach	IL	Account numbers not provided
26.	11638497	Thomas W. Thomas	Salem	OR	Account numbers not provided
27.	16025114	Veronica Pacheco	Brooklyn	NY	Account numbers not provided
28.	1000592, 4174818	Susan Stormbaugh	Plymouth	IN	Account numbers not provided
29.	16875281	Kathy Sanders	Frisco	TX	Account numbers not provided
30.	12876754	Margie Lile	Burleson	TX	Account numbers not provided

31.	11961052	Tamar Cross	Normal	IL	Account numbers not provided
32.	10261128	Pauline Davis	Bremerton	WA	Account numbers not provided
33.	15516098	Stacy Family Trust	Groveport	OH	Account numbers not provided, no authorization for signature
34.	1900500	Linda Stacy	Groveport	OH	Account numbers not provided
35.	7300999	Omar Paz	Cicero	IL	Not signed, insufficient statement, account numbers not provided
36.	13320350	Madhu Patalay	Irving	TX	Account numbers not provided
37.	16528273	Edgardo Principe	Palm Bay	FL	Insufficient statement, account numbers not provided
38.	5541830	Angela Wyss	Cincinnati	OH	Account numbers not provided
39.	6425243	Darrel Jones	North Zulch	TX	Insufficient statement, account numbers not provided, case name not listed
40.	7165485	Marvin Kalachman	Huntsville	AL	Account numbers not provided
41.	1471808	Stuart Burchett	Weatherford	OK	Account numbers not provided
42.	234	Andrew Blikken	St. Petersburg	FL	Not signed
43.	2781864	Lynette Gryniak	St. Petersburg	FL	Not signed, account numbers not provided
44.	2152824	Jo Anne Barnes	Poughkeepsie	NY	Account numbers not provided

45.	11468555	Eileen Barnes	Poughkeepsie	NY	Account numbers not provided
46.	1298235	Patricia Martin	Ocala	FL	Account numbers not provided
47.	2120870	Joleen Garcia	Miami	FL	Account numbers not provided
48.	2488985	Carolyn Johnson	Desoto	TX	Not signed, account numbers not provided
49.	12290689	Elizabeth Chavez	Waco	TX	Not signed, account numbers not provided
50.	16404285	Carlos Soto	Chicago	IL	Account numbers not provided
51.	4409963	Thirin Has	Stockton	CA	Account numbers not provided
52.	7167576	Keru Cai	Westerville	OH	Account numbers not provided
53.	3372895	Dolores Cohen	Vincetown	NJ	Not signed, account numbers not provided
54.	3339922	Barbara Ploe	Johnstown	CO	Account numbers not provided
55.	2237010	Evan Davis	Penn Valley	PA	Account numbers not provided
56.	15250025	Abigail Morales	Miami	FL	Account numbers not provided
57.	15148125	Donald Dittman	Coarsegold	CA	Account numbers not provided
58.	13536489	Eugene Dupree	Sun City	AZ	Account numbers not provided
59.	2294189, 3363320, 2038932, 4195851	Edward Skrzynski	Wyandotte	MI	Account numbers not provided
60.	4389918, 6419927	Barbara Dingman	Grayslake	IL	Account numbers not provided

61.	3194916	Teresa Webb	Tucson	AZ	Account numbers not provided
62.	1215474	Ryan Maas	Tampa	FL	Account numbers not provided
63.	3164920	John Loyd	Mexico	MO	Account numbers not provided
64.	2537129, 9102388	Terry Webb	Tucson	AZ	Account numbers not provided
65.	1312329	Michael Davis	Chicago City	MN	Account numbers not provided
66.	2706993	Marcy Miller	Albuquerque	NM	Account numbers not provided
67.	8976719	Jaclyn Azzarelli	Los Angeles	CA	Account numbers not provided
68.	14418283	Clarence Yoon	Langley AFB	VA	Account numbers not provided
69.	5675393	Teri Gannarelli	New York	NY	Account numbers not provided
70.	16323209	Juliam Jasmin	North Miami	FL	Account numbers not provided
71.	5785276	Maribel Diaz Gragirenes	Bayamon	PR	Account numbers not provided
72.	6737126	Eric Reitz	Benton Harbor	MI	Account numbers not provided
73.	10403636	Morgan Hoover	Indianapolis	IN	Account numbers not provided
74.	4080706	Shahida Khan	Elmwood Park	IL	Account numbers not provided
75.	14301607	Thao Tran	Rowlett	TX	Not signed
76.	2787993, 3082331	Edward Leone	Chinchilla	PA	Account numbers not provided
77.	4157835, 15505137	Diana Manton	Seattle	WA	Not signed
78.	4132461	John Zieger	Mannington	NJ	Account numbers not provided

79.	2057868	Dawn Zieger	Mannington	NJ	Account numbers not provided
80.	1129363	Richard Rector	Charlestown	WV	Account numbers not provided
81.	6028347	Jueline Feaster	Charlotte	NC	Account numbers not provided
82.	2626373, 3780182	Savoskey Jones	Junction City	KS	Account numbers not provided
83.	13216104	Marla Edgar	New York	NY	Account numbers not provided
84.	8622661	Brittney Giddens	San Antonio	TX	Address information and account numbers not provided
85.	9579077	Jacqueline Otwell	Seneca	MO	Account numbers not provided
86.	23346946	Stacy L Haslam	Akron	OH	Account numbers not provided
87.	22012285	Heriberto Camacho	Homestead	FL	Account numbers not provided, no authorization for signature
88.	21803742	Cheryl D. Newman	Houston	TX	Account numbers not provided
89.	23695572	Thomas E. Wright	Camas	WA	Account numbers not provided
90.	22070692	Sylwester Siatka	Chicago	IL	Account numbers not provided
91.	23189826	Antonio Burzotta	Mastic	NY	Account numbers not provided
92.	20386702	Deuane F. Lee, Jr.	Arvada	CO	Insufficient statement, account numbers not provided
93.	18109205	Christopher Wilson	Edinburgh	UK	Account numbers not provided

EXHIBIT I

**GEHRICH TCPA SETTLEMENT
(CASE NO. 1:12-CV-5510)**

UNTIMELY REQUESTS FOR EXCLUSION
(as of August 7, 2015)

	<u>GCG ID NUMBER(S)</u>	<u>NAME</u>	<u>CITY</u>	<u>STATE</u>	<u>REASON EXCLUSION INVALID</u>	<u>POSTMARK DATE</u>
1.	2584806	Sverre Berg	Black River Falls	WI	Untimely	2/10/2015
2.	8657790	Debra Rowe	Chicago	IL	Untimely	2/10/2015
3.	1950334, 5999464	Abdol Moradian	Winter Springs	FL	Untimely	2/10/2015
4.	6540895	Evelyne Desrouleaux	Miami	FL	Untimely, account number not provided	2/26/2015
5.	3154406	Darrell Hodge	Newark	DE	Untimely, account number not provided	5/27/2015
6.	2303583	Juliana A. Williams	Lowell	MA	Untimely, account number not provided	6/8/2015
7.	4530929	Tunji Jemi-Alade	Houston	TX	Untimely, account number not provided	6/9/2015
8.	2536357	Laurie L. Epkins	Green Valley	IL	Untimely, account number not provided	6/10/2015
9.	1371994	Louis F. Albert	Park City	IL	Untimely, account number no provided	6/13/2015
10.	3216382	Ali Koussan	Dearborn	MI	Untimely, account number not provided	6/17/2015
11.	2495726	Nathan Kimborowicz	Hingham	MA	Untimely, account number not provided	6/6/2015
12.	4173060, 5169108	Tina Reganyan	Grananda Hills	CA	Untimely, account number not provided	6/3/2015

13.	9205508	Yader A. Zuniga Quintana	Van Nuys	CA	Untimely, account number not provided	7/1/2015
14.	2056055	Alain Capucci	Lehigh Acres	FL	Untimely, account number not provided	7/3/2015
15.	5626993	Barbara Chiappinelli	Chester	PA	Untimely, account number not provided	7/7/2015
16.	2492438	Marline Simington	Lawton	OK	Untimely	7/13/2015
17.	552	Willis Anthony Johnson	Atlanta	GA	Untimely	7/28/2015
18.	16412903	Celestine Watts	Chicago	IL	Untimely	7/29/2015
19.	15814328	Keith Randall	Anaheim	CA	Untimely, account number not provided	8/4/2015

EXHIBIT J

Gretchen Eoff

From: DoNotReply@GehrichTCPASettlement.com
Sent: Wednesday, May 27, 2015 8:38 AM
To: David Edwards
Subject: Class Action Settlement Reminder - Claim Filing Deadline Extended

Submit a Claim Now to Get an Estimated Cash Award of \$20 – \$40

Your Claim Number:	5000001
Your Control Number:	2738373939

You were previously sent Notice of a Class Action Settlement. You can view the Notice at www.GehrichTCPASettlement.com.

You may be a Settlement Class Member if automated collection calls or account information calls or texts relating to a Chase credit card or bank account were directed to your cell phone from July 1, 2008 through December 31, 2013.

The deadline to submit a claim has been extended to **September 10, 2015**.

To receive your share of the Settlement proceeds, you must submit a claim online at www.GehrichTCPASettlement.com/claim or call 1-877-899-2893 to request a paper Claim Form.

Additional information is available at www.GehrichTCPASettlement.com, by phone toll-free at 1-877-899-2893 or by writing to Gehrich TCPA Settlement, c/o GCG, P.O. Box 35112, Seattle, WA 98124-5112.

The United States District Court for the Northern District of Illinois has ordered this email notice to be sent. If you wish to UNSUBSCRIBE from future email messages from the Claims Administrator with regard to this settlement, please click on this [link](#).

EXHIBIT K

**Gehrich TCPA Settlement
c/o GCG
P.O. Box 35112
Seattle, WA 98124-5112**

Return Service Requested

Claim No:

Control No:

You may be entitled to an estimated cash award of \$20-\$40. See reverse side for details.

Claim Deadline extended to: **9/10/2015.**

Read additional information at:
www.GehrichTCPASettlement.com.

Submit a Claim Now to Get an Estimated Cash Award of \$20 – \$40

You were previously sent Notice of a Class Action Settlement. You can view the Notice at www.GehrichTCPASettlement.com.

You may be a Settlement Class Member if automated collection calls or account information calls or texts relating to a Chase credit card or bank account were directed to your cell phone from July 1, 2008 through December 31, 2013.

The deadline to submit a claim has been extended to **September 10, 2015**.

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